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Docket No. 3499-132

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: David Lawrence et al.

Filed: July 31, 2001 Group Art Unit: 3624
Serial No: 09/919,413 Examiner: Narayanswamy Subramanian
For: ONLINE TRANSACTION RISK MANAGEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT IN RESPONSE TO THE
FEBRUARY 13, 2004 OFFICE ACTION**

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Sir:

In response to the Office Action mailed on February 13, 2004, favorable reconsideration of the above-identified patent application in view of the following amendment and remarks is respectfully requested.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.